

Information to identify the case:

Debtor 1	<u>Ryan M. Sant</u>	Social Security number or ITIN	xxx-xx-5963
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Rachel A. Sant</u>	Social Security number or ITIN	xxx-xx-1411
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23388-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan M. Sant

Rachel A. Sant

2/4/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ryan M. Sant
 Rachel A. Sant
 Debtors

Case No. 18-23388-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

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 Total Noticed: 36

Date Rcvd: Feb 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2019.

db/jdb
 cr
 14904886 +Ryan M. Sant, Rachel A. Sant, 400 Marie Street, Glassport, PA 15045-1125
 14904888 +Harley-Davidson Credit Corp., 14841 Dallas Parkway, Suite 425, DALLAS, TX 75254-8067
 14904892 +Borough of Glassport, c/o Keystone Collections Group, P.O. Box 519, Irwin, PA 15642-0519
 14904893 Citizens One Auto Finance, P.O. Box 42113, Providence, RI 02940-2113
 14904894 Fedloan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
 14904895 +Guiller Borrero MD & Associates, 575 Coal Valley Road, Suite 461, Clairton, PA 15025-3740
 14904897 Harley-Davidson Credit Corporation, Dept. 15129, Palatine, IL 60055-5129
 14904903 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
 14904899 +Karen L. Woodall, Ph.D., 155 N. Craig Street, Suite 120, Pittsburgh, PA 15213-1513
 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
 Pendrick Capital Partners/EMP of, Allegheny County, c/o Dynamic Recovery Solutions, P.O. Box 25759, Greenville, SC 29616-0759
 14904900 Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
 14904901 PennyMac Loan Services, P.O. Box 660929, Dallas, TX 75266-0929
 14904902 Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
 14904904 Quick Lane Card, P.O. Box 9001006, Louisville, KY 40290-1006
 14904905 Robert Marcus, Koppers Building, Suite 220, Pittsburgh, PA 15219
 14904909 UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Feb 05 2019 07:38:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 05 2019 02:59:27 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Feb 05 2019 03:00:20 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 cr +EDI: WFFC.COM Feb 05 2019 07:38:00 Wells Fargo Auto, 1451 Thomas Langston Road, Winterville,, NC 28590-8872
 cr +EDI: WFFC.COM Feb 05 2019 07:38:00 Wells Fargo Bank, N.A. d/b/a Wells Fargo Auto, 1451 Thomas Langston Road, Winterville, NC 28590-8872
 14904885 EDI: BANKAMER.COM Feb 05 2019 07:38:00 Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
 14904887 EDI: CAPITALONE.COM Feb 05 2019 07:38:00 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
 14904889 EDI: WFNBN.COM Feb 05 2019 07:38:00 Comenity-Zales Jewelers, P.O. Box 659819, San Antonio, TX 78265-9119
 14904890 +EDI: RCSFNBMARIN.COM Feb 05 2019 07:38:00 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
 14904891 E-mail/Text: kburkley@bernsteinlaw.com Feb 05 2019 03:00:20 Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001
 14904896 +E-mail/Text: bankruptcy@huntington.com Feb 05 2019 02:59:38 Huntington National Bank, P.O. Box 182387, Columbus, OH 43218-2387
 14904898 E-mail/Text: key_bankruptcy_ebnc@keybank.com Feb 05 2019 02:59:59 Keybank, P.O. Box 94722, Cleveland, OH 44101-4722
 14906333 +EDI: PRA.COM Feb 05 2019 07:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14904906 EDI: NEXTEL.COM Feb 05 2019 07:38:00 Sprint, 6200 Sprint Parkway, Overland Park, KS 66251
 14904907 EDI: WTRRNBNBANK.COM Feb 05 2019 07:38:00 Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
 14904910 E-mail/Text: vmcpherson@creditmanagementcompany.com Feb 05 2019 03:00:07 UPMC McKeesport Hospital, c/o Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
 14904908 E-mail/Text: EBankruptcy@UCFS.NET Feb 05 2019 03:00:35 United Consumer Financial, P.O. Box 856290, Louisville, KY 40285-6290
 14904911 EDI: RMSC.COM Feb 05 2019 07:38:00 Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927
 14904912 EDI: WFFC.COM Feb 05 2019 07:38:00 Wells Fargo Dealer Services, P.O. Box 17900, Denver, CO 80217-0900

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr KeyBank, N.A.
 cr PENNYMAC LOAN SERVICES LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 36

Date Rcvd: Feb 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2019 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor KeyBank, N.A. PitEcf@weltman.com,
PitEcf@weltman.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd on behalf of Joint Debtor Rachel A. Sant rodsheph@cs.com
Rodney D. Shepherd on behalf of Debtor Ryan M. Sant rodsheph@cs.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
William E. Craig on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Craig on behalf of Creditor Wells Fargo Auto ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9